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Management of Zakat Collection and Distribution During The Covid-19 Pandemic: A Case Study on Majlis Agama Islam Dan Adat Melayu Terengganu (MAIDAM)

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Abstract

The worldwide spread of the COVID-19 virus is now a pandemic that affects society daily. Furthermore, the government's implementation of the Movement Control Order (MCO) to curb the spread of this virus among the community has affected daily economic activities. For example, workers and traders have had to limit their economic activities. The long duration of MCO has also resulted in them facing job losses, salary cuts, and shutting down their business operations. This implication makes the group lose or lack income for their daily life. Therefore, through a qualitative approach to data collection and analysis, this study aims to identify the types of aid provided by MAIDAM through zakat funds to overcome economic problems faced by the community. The study results found that MAIDAM has provided support throughout 44 assistances amounted to RM4.4 million to the 4153 recipients,

including 800 households in Terengganu. The study also suggests that MAIDAM extend their assistance to the small and medium business sectors.

Keywords: Zakat Collection, Zakat Distribution, COVID-19, MAIDAM, Zakat Management

Introduction

The years 2020 and 2021 saw a pandemic that has resulted in losses to the world. Most countries have to face enormous threats and challenges. Every country is working hard to save the people from the onslaught of rapidly spreading disease threats. The spread of the disease has resulted in many lives and economic losses in almost all countries. The chronology of this infectious disease known as COVID-19 began on December 31, 2019, with one pneumonia incident of unknown cause in Wuhan, China (Ministry of Health Malaysia, 2020). The effects of COVID-19 transmission on public health have changed the norm to a new norm in daily social life through the practice of physical distance, hygiene practices by regularly washing hands with soap or hand sanitizer, the practice of wearing face masks when in open and crowded places and instructions to be in-home through the control of movement orders by several states (Asni et al., 2021).

Although the emergence of the COVID-19 virus is invisible to the naked eye, its movement is very active through infection that quickly occurs until the existence of new mutations. Among the new mutations that have been detected are Omicron BA.4 and BA.5 in Europe (UK Health Security Agency, 2022). This situation illustrates the ability and capability of the COVID-19 virus to infect humans through its movement across borders and various regions following the social and economic activities between countries. As of May 25, 2022, global COVID-19 infection data shows that 523 million people have been infected, with a death toll of 6.3 million people worldwide (World Health Organization, 2022). Infection statistics in Malaysia show that 4.5 million people in this country have been infected and involved in 43,198 deaths (Ministry of Health Malaysia, 2022) after the first case was detected on January 23, 2020 (Bernama, 2020).

The COVID-19 infectious disease epidemic has caused instability to the whole country through a direct impact on the public health sector and resulted in economic losses to the country, both macro and micro. Therefore, to curb the spread of COVID-19 from continuing to spread and threaten the lives of the people and the national economy, the Malaysian government has implemented the Movement Control Order (MCO) starting March 18, 2020 (Bernama, 2020) to ensure public health, especially lives can be saved. This mechanism is also implemented to ensure that the national economy can be controlled through the permission of some economic sectors that are allowed to operate during the implementation of the MCO. Furthermore, the world is now shocked by the COVID-19 mutation, known as Delta, Beta and Alpha, which can infect in a brief period of 15 seconds with one meter and spread through the air (Jamie et al., 2021). This makes the COVID-19 mutation variant more susceptible to infection. This situation can be seen in the current recorded infections and deaths multiplied in 2020 and 2021.

The implementation of MCO by the government to curb the spread of this virus in the community has had an impact and impact on daily economic activities. Among those affected by the implementation of this MCO are workers and traders who have had to limit their economic activities in the long run. In addition, they also face job losses, salary cuts and having

to close business operations. This implication will cause this group to lose income or income reduction to continue their daily lives. As a result, the COVID-19 pandemic has impacted all groups of people and economic sectors such as manufacturing, tourism, aviation, and small industries (Ibrahim & Othman, 2020). This situation will also affect the people who belong to the *asnaf* category, which is increasingly affected by financial burden. Another direct effect is also an increase in the number of new *asnaf*. This situation can be evidenced by the increase in the current poverty rate in Malaysia, which shows an increase to 8.4 percent from 5.6 percent in 2019, equivalent to 640,000 in 2020 and 405,000 in 2019 (Hibrahim, 2021). In addition, a World Bank report has reported as many as 35 million people will be at the poverty level, and this number will continue to increase to 299 million people nationwide (Othman & Nor, 2021; Yusli et al., 2021).

Looking at the economic crisis caused by the COVID-19 epidemic and the impact of implementing MCO will directly impact zakat institutions in Malaysia. Zakat institution is entrusted to collect and distribute zakat funds to the *asnaf*. Among the significant effects that must be borne by the zakat institution is the collection of zakat, which is expected to be affected and the increase in the amount of distribution to the needy *asnaf*. In addition, the amount of zakat collection funds such as income, business, stocks, and agriculture will also experience a decline due to the spread of COVID-19 and the implementation of KPK (Shaharin et al., 2021). Therefore, this study was conducted to examine the response of zakat institutions, especially MAIDAM, in facing the issue of the COVID-19 pandemic on aspects of collection and distribution management in the institution.

Literature Review

The Concept of Zakat

Zakat comes from the word *zaka*, which means clean and pure (Abd Rashid et al., 2018). While in terms of Islamic law, zakat means the obligatory right to property, which is to issue a portion of specific property with certain conditions and rates to those who are eligible to receive zakat (*asnaf*) (Al Zuhaili, 2005). The group that is eligible to receive zakat is known as *asnaf*, which consists of eight groups as explained in the Quran verse 60 of surah al-Taubah

“Indeed, the zakat is only for the poor, the poor, the managers of zakat, the converts who were persuaded by his heart, to (free) slaves, those who are in debt, for the way of Allah and for those who are on the way, as a decree that Allah is obligated, and Allah is All-Knowing and All-Wise” (2:60).

The main objective and purpose of zakat legislation are to meet the basic needs of society by distributing a part of the property to the *asnaf* for necessities of life. In addition, the zakat mechanism also allows the zakat property to be a tool for the flow of movement in the chain of economic activities. This shows that zakat is not only an act of worship but also a form of Islamic monetary instrument that is the basis for the social security of the Muslim community (Asni, 2021; Zaki & Rahman, 2019; Wahid et al., 2017).

Zakat Institution in Terengganu

Generally, previous studies related to zakat institutions in Terengganu have been studied and discussed by previous researchers. Discussions of earlier studies have focused on several aspects of the theme, such as fatwas, zakat's role, and distribution efficiency. For example, a

study related to fatwas in MAIDAM by Hassan et al (2016); Hassan (2014) discusses the relevant aspects of zakat fatwas decided by fatwa committees have impacted more efficient and manageable zakat management. Their study also stated that most of the fatwas that have been issued are based on the views of the Syafi'i School. This explains that the fatwa based on the Syafi'i School related to zakat issues has contributed to local suitability and led to more structured and effective zakat management.

Furthermore, studies related to zakat distribution in Terengganu related to distribution guidelines are frequently studied themes (Omer & Mahmud, 2019) and distribution practices (Muhammad et al., 2018; Nordin & Khairuldin, 2019) and distribution efficiency (Hassan et al., 2016). The study results found that the study related to MAIDAM as a case study or a single sample study was discussed by Shaari and Rahman (2021) pertaining to aspects of management and collection.

However, the study of Shaari and Rahman (2021) did not discuss the impact of COVID-19 on zakat institutions. They only focused the study on highlighting the issues of poverty, performance, and achievement of zakat institutions. Therefore, it can be concluded that studies related to zakat institutions in Terengganu do not discuss the effect of COVID-19 in the context of zakat institutions such as MAIDAM, which will lead to specific research on the aspects of collection and distribution. Only a comparative study was found involving the role of zakat during COVID-19 between MAIDAM institutions (Terengganu) and Selangor Zakat Board (Selangor) by (Yusri and Jusoh, 2021).

COVID-19 and Zakat

Many previous studies have been conducted on the theme of zakat during the COVID-19 pandemic. For instance, a study by Hasbulah et al (2022) examines zakat's collection and distribution management to curb the economic impacts of Covid-19 in Penang. According to the findings, Zakat Penang has implemented several measures involving distribution and collection management issues that have helped to reduce the economic burden of asnaf by expanding zakat distribution through various techniques during COVID-19. Apart from that, Zakat Penang is attempting to mitigate the COVID-19's consequences, such as the distribution of zakat to the Penang health sector (Hasbulah et al., 2022). Another study has been conducted by Asni (2021) found that among the initiatives undertaken by MAIPs are running zakat campaigns and sharing zakat information in electronic media, providing allocations to those affected by COVID-19 either one-off or periodic assistance according to the situation, collaborating with various parties and facilitating zakat assistance bureaucracy (Asni, 2021).

Furthermore, Shaharin et al (2021) analyzed the zakat distribution at Lembaga Zakat Selangor (LZS) during the COVID-19 pandemic. The study found that the LZS has distributed some of the fund allocations to needy people as the figure increases due to the pandemic (Shaharin et al., 2021). Additionally, Hambari et al (2020) held a study to examine the role of zakat taking the case of the Federal Territory Islamic Council (MAIWP) during the COVID-19. The study concluded that Baitulmal-MAIWP had conducted the Zakat Emergency Aid COVID-19 programme, which amounted to RM25.11 million for zakat beneficiaries affected by COVID-19 (Hambari et al., 2020). Aris et al (2021) conducted a study to review food aid initiatives carried out by MAIN and Zakat Institutions in Malaysia following the COVID-19 pandemic. According to the study's findings, MAIN and Zakat Institutions in each state have played a

significant role in directing help to the poor, with varying funding rates and types of support. The support is considered beneficial, particularly in satisfying the fundamental requirements of the afflicted communities (Aris et al., 2021).

Methodology

This study used a descriptive qualitative technique to fully comprehend the range of notions derived from the analysis process (Patton, 2002). This study is analyzed based on secondary data sources obtained from journals, major news newspapers, and official reports through websites such as the Ministry of Finance Malaysia (MOF), the Terengganu Islamic Religious and Malay Customs Council (MAIDAM), the Department of Statistics Malaysia (DOSM), the World Health Organization (WHO), and the Ministry of Health Malaysia (MOH).

Findings and Discussion

Background of MAIDAM

The Terengganu Islamic Religious and Malay Customs Council, better known as MAIDAM, was established in 1949 through gazetting on February 16, 1949, under law number 1 of 1949 (MAIDAM, n.d.; Yusri & Jusoh, 2021). Currently, the management of MAIDAM operates under the provisions of the Administration of Islamic Religious Affairs Enactment 2001 Sections 70 to 79, which makes MAIDAM an institution responsible for managing matters related to Islam, including the management of zakat in Terengganu (MAIDAM, 2002).

There are two main objectives of MAIDAM which involve matters related to zakat management, namely, (1) increase the understanding of the obligation to pay zakat among Muslims in Terengganu and (2) the implementation and distribution of zakat in an efficient, fair, and effective manner by giving priority to *asnaf* and target groups (MAIDAM, n.d). The two objectives align with the primary goal of developing the socio-economic well-being of Muslims in Terengganu (MAIDAM, n.d).

The Chief Executive Officer leads the essential operations and management of MAIDAM, assisted by four key divisions. The four divisions are the Management Services Division, Zakat Management, Property Development & Mal Management (MAIDAM, n.d). The Zakat Management Division is supported by three main sections: the District Level Zakat Section, Distribution Section & Collection Section. The operation of the Zakat Section at the District Level involves eight districts in Terengganu, namely Kemaman, Besut, Kerteh, Marang, Hulu Terengganu, Dungun, Setiu and Kuala Nerus (MAIDAM, n.d).

Performance of Zakat Collection and Distribution by MAIDAM

MAIDAM obtains zakat collection through nine types of zakat imposed, namely zakat *fitriah*, zakat on properties, zakat on agricultural, zakat saving funds, zakat livestock farming, zakat on business, zakat on minerals such as gold and silver and zakat on income (MAIDAM, n.d). The proceeds of zakat collection obtained are distributed to eight groups of *asnaf* eligible to receive zakat through 44 assistance schemes provided under the zakat allocation (MAIDAM, n.d). Figure 1 shows the performance of the total collection and distribution of zakat that has been managed by MAIDAM over five years, starting from 2016 to 2020.

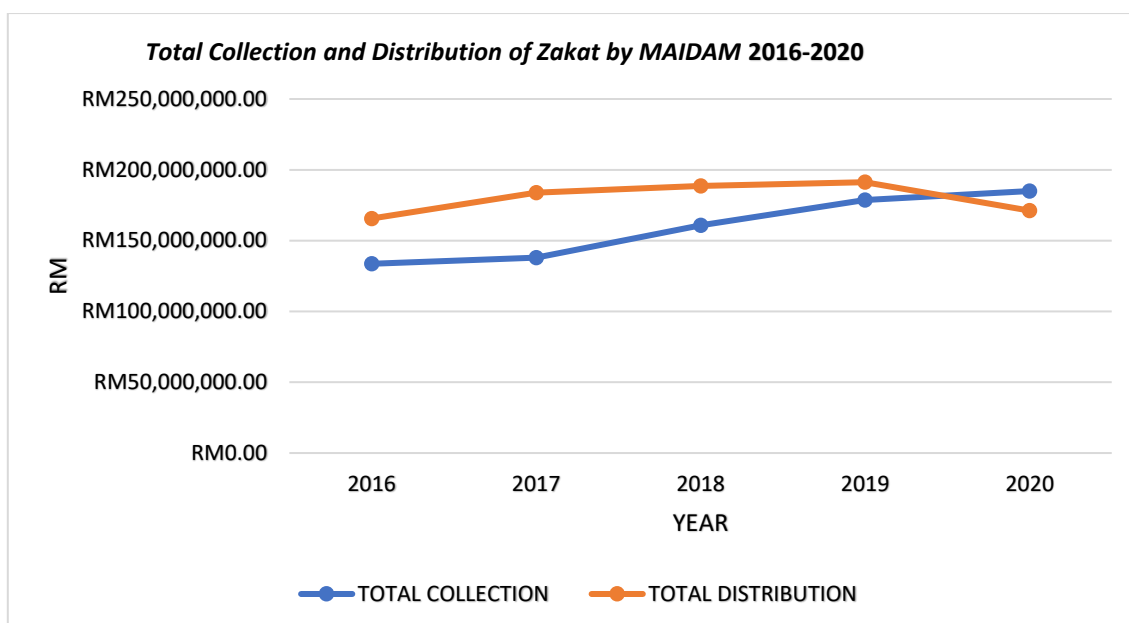


Figure 1: Collection and Distribution of Zakat by MAIDAM

The total collection and distribution that MAIDAM has successfully managed during the five years amounted to RM796 million (collection) and RM900 million (distribution). This shows that MAIDAM experienced an expenditure deficit of RM104 million due to the total distribution exceeding the entire collection. This is because from the year 2016 to 2019, the distribution allocation made by MAIDAM was more than the collection obtained, with a distribution surplus of RM32 million (2016), RM46 million (2017), RM28 million (2018) and RM13 million (2019) with a total of RM118 million for the period.

However, the gap between distribution and collection revenue narrowed in the following year, with a total difference of RM13 million in 2019 and a distribution surplus compared to the collection in 2020 of RM14 million. This shows that the collection and distribution management performance implemented by MAIDAM has a good improvement regardless of having been badly impacted by the COVID-19 contagion and the impact of MCO implementation by the government in 2019 and 2020 (Hasbullah & Ab Rahman, 2020).

MAIDAM's Response Through Zakat to COVID-19

Table 1 shows the nine incentives that MAIDAM has taken during the outbreak of COVID-19. All these incentives have spent RM4.4 million with a total beneficiary of 4,153 people, including 800 households in Terengganu. This total allocation is a distribution channel in 2020 with a rate of 2.38 percent of the entire distribution 2020. The allocation for livelihood assistance initiated is a priority for MAIDAM in helping *asnaf* affected by COVID-19 with a distribution rate of 57 percent of the total overall incentive of MAIDAM distribution allocation. In addition, the analysis of the assistance schemes also showed that there were seven new assistance schemes (food assistance; COVID-19 front desk assistance; caring fund; COVID-19 special aid to Jordanian and Egyptian students; older adults' home needs; special assistance for converts and people original; and assistance to positive families COVID-19) introduced by MAIDAM with a distribution allocation of RM1 million compared to the two existing assistance schemes (subsistence assistance and monthly assistance) out of a total of 44 distribution assistance schemes allocated under zakat distribution.

NO.	TYPES OF ASSISTANCE	TOTAL ALLOCATION (RM)	NUMBER OF RECIPIENTS (PEOPLE)
1	Food Assistance	RM12,150.00	81
2	Subsistence Assistance Started on March 18, 2020	RM2,517,800.00	1678
3	COVID-19 Front Liner Assistance	RM86,000.00	-
4	<i>Dana Prihatin</i>	RM20,000.00	-
5	COVID-19 Special Assistance to Jordanian & Egyptian Students	RM100,000.00	-
6	Older Adults' Home Needs	RM20,000.00	-
7	Special Assistance for Converts & Orang Asli	RM800,000.00	800 (households)
8	Assistance to COVID-19 Positive Families	RM19,000.00	38
9	Monthly Assistance Started on March 18, 2020	RM834,800.00	2356
Total		RM4,409,750.00	4153

Figure 2: Types of Assistance provided by MAIDAM

In addition, MAIDAM also allocates incentive funds to four main sectors for the period during the implementation of the MCO, namely the social and humanitarian, health, religious and education sectors. The social and humanitarian sector is the largest in this incentive with 94.89 percent, followed by the education sector at 9.46 percent, the health sector at 2.38 percent and the religious sector at 0.6 percent. This illustrates the objective of the incentives channelled by MAIDAM to help and increase the social and humanitarian level of the *asnaf* who face the effects of COVID-19 transmission and the effects of the decline in daily economic activities.

Conclusion

In conclusion, the management aspect of the collection and distribution of zakat funds that MAIDAM has managed improved. This statement can be evidenced by the success of MAIDAM in reducing the gap between the total distribution and collection during the period COVID-19 hit the country, especially in 2019 and 2020. In addition, MAIDAM also channelled a total of RM4.4 million in 2020 as a form of incentive to *asnaf* affected by the implementation of MCO, with a particular focus on improving the social and humanitarian level of *asnaf*.

Nevertheless, MAIDAM is advised to evaluate and reconsider the form of incentives for the business sector, especially for small and medium businesses. This assessment should consider the status of small and medium traders affected in terms of income due to the implementation of MCO. Because this study only focuses on secondary data, the researcher suggested that the subsequent research evaluate and review the impact of zakat assistance on small and medium traders. In addition, further research is also recommended to diversify the data taken, such as primary data from zakat institutions, so that a more detailed picture can be obtained.

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